DECLARATION AND POWER OF ATTORNEY

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

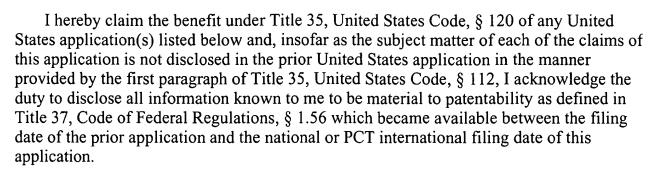
I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention, design or discovery entitled "STUDENT LOAN CONSOLIDATION QUALIFICATION SYSTEM AND METHOD OF OPERATION THEREOF," the specification of which is attached hereto.

I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose to the Office all information known to me to be material to the patentability of this application as defined by Title 37, Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

	None		
NUMBER	COUNTRY	DATE FILED	CLAIMED
			PRIORITY



US/PCT Serial Num	Date Filed	Status
None		

I hereby appoint:

Registration No. 33,182
Registration No. 33,590
Registration No. 36,804
Registration No. 39,615
Registration No. 42,935
Registration No. 45,857
Registration No. 44,995
Registration No. 38,914

all of the firm of HITT CHWANG & GAINES, P.C. my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and to file and prosecute any international patent applications filed thereon before any international authorities under the Patent Cooperation Treaty.

Send correspondence to:

Jimmy L. Heisz HITT CHWANG & GAINES, P.C. P.O. Box 832570 Richardson, Texas 75083

and direct all telephone calls to Jimmy L. Heisz at (972) 480-8800.

Atty. Docket No.: STUD-0001



I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole inventor:

Arthur Dale Burns

Inventor's signature: Lake B

Date: 6-6-2000

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